

## **ABSTRACT OF THE INVENTION**

In an electronic remote ordering system, an initial order from a new customer may be processed using limited information, with activation of the customer account, possibly including a payment account, occurring upon the customer's attendance at a customer-specified merchant point of sale for order fulfillment. Activation of the accounts may be upon obtaining a contract signature from the customer and/or in person verification of the customer's identity at the point of sale. Payment account information may be secured remotely or upon attendance at the point of sale. In the latter case, payment account information can be electronically captured from the means of payment tendered by the customer. The invention eases the burden on new customers and allows effective authentication during account creation.